

2009 Cost Containment Expense Data Reported by Selected Health Insurers

(See Notes at End of Table for Further Information)

Name	State	Group	Comprehensive Major Medical Premiums	Cost Containment Expenses	Cost Containment as % of Premiums
Aetna Health of The Carolinas	NC	Aetna	\$51,146,204	\$367,374	0.72%
Aetna Health Inc (a ME Corporation)	ME	Aetna	\$121,317,037	\$850,361	0.70%
Aetna Health Inc (a FL Corporation)	FL	Aetna	\$1,961,030,481	\$12,631,270	0.64%
Aetna Health Inc (a CO Corporation)	CO	Aetna	\$169,296,951	\$1,061,456	0.63%
Aetna Health Insurance Company	PA	Aetna	\$80,529,411	\$473,134	0.59%
Hmo Partners	AR	Arkansas BCBS	\$198,720,088	\$2,080,919	1.05%
Good Health HMO	MO	BCBS of KC	\$431,572,336	\$1,980,530	0.46%
CareFirst BlueChoice	DC	CareFirst	\$1,744,924,681	\$16,896,154	0.97%
Health Alliance Midwest	IL	Carle Clinic Association	\$10,036,347	\$70,975	0.71%
Allegiance Life & Health Insurance Company	MT	Cigna	\$45,518,165	\$925,865	2.03%
Cigna Healthcare of TN	TN	Cigna	\$94,974,911	\$1,293,415	1.36%
Cigna Healthcare of FL	FL	Cigna	\$25,430,033	\$180,783	0.71%
Cigna Healthcare of CO	CO	Cigna	\$29,966,165	\$211,385	0.71%
Cigna Healthcare of SC	SC	Cigna	\$26,833,112	\$176,118	0.66%
Cigna Healthcare of NC	NC	Cigna	\$69,219,676	\$449,204	0.65%
Cigna Healthcare MidAtlantic	MD	Cigna	\$30,437,735	\$195,912	0.64%
Cigna Healthcare of NJ	NJ	Cigna	\$12,317,071	\$79,010	0.64%
Cigna Healthcare of TX	TX	Cigna	\$136,713,187	\$840,485	0.61%
Cigna Healthcare of NH	NH	Cigna	\$13,897,577	\$82,696	0.60%
Communitycare Life & Health Insurance Company	OK	CommunityCare	\$70,390,626	\$1,977,965	2.81%
Coventry Health Care of NE	NE	Coventry Health Care	\$143,988,142	\$5,633,289	3.91%
Personalcare Insurance Of IL	IL	Coventry Health Care	\$276,430,192	\$4,375,201	1.58%
Preferred Plus Of KS	KS	Coventry Health Care	\$297,629,927	\$4,660,186	1.57%
Preferred Health Systems Insurance Company	KS	Coventry Health Care	\$125,926,833	\$1,964,480	1.56%
Coventry Health Care of GA	GA	Coventry Health Care	\$270,715,218	\$2,397,299	0.89%
Altius Health Plans	UT	Coventry Health Care	\$387,506,586	\$670,362	0.17%
Wellpath Select	NC	Coventry Health Care	\$232,073,750	\$0	0.00%
Cox Health Systems Insurance Company	MO	Cox Insurance	\$75,208,337	\$518,566	0.69%
Cox Health System HMO	MO	Cox Insurance	\$15,936,968	\$92,789	0.58%

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Educators Health Care	UT	Educators Mutual	\$17,241,217	\$0	0.00%
Southwest Life & Health Insurance Company	TX	Firstcare	\$53,897,859	\$1,087,157	2.02%
Geisinger Quality Options	PA	Geisinger Insurance	\$221,604,623	\$4,769,818	2.15%
Group Health Options	WA	Group Health Coop	\$651,596,871	\$7,926,455	1.22%
Harvard Pilgrim Health Care New England	MA	Harvard Pilgrim Health Care	\$336,155,612	\$6,875,895	2.05%
GHS HMO Inc dba BlueLincs HMO	OK	HCSC	\$41,045,725	\$393,617	0.96%
Health Net Of NY	NY	Health Net	\$387,791,964	\$9,146,259	2.36%
Health Net Health Plan of OR	OR	Health Net	\$431,241,266	\$5,624,477	1.30%
Community Health Plan Insurance Company	MO	Heartland Health	\$12,088,522	\$0	0.00%
Community Health Plan	MO	Heartland Health	\$25,581,414	\$24,718	0.10%
Connecticare Of MA	MA	HIP Insurance	\$20,642,895	\$414,257	2.01%
First Priority Life Insurance Company	PA	Hospital Service Association of NEPA	\$402,149,030	\$11,294,469	2.81%
Humana Health Insurance Company Of FL	FL	Humana	\$285,985,537	\$1,346,302	0.47%
Cariten Insurance Company	TN	Humana	\$67,977,642	\$182,723	0.27%
Humana WI Health Organization Insurance Corporation	WI	Humana	\$250,919,229	\$456,757	0.18%
Humana Employers Health Plan GA	GA	Humana	\$219,038,560	\$174,349	0.08%
Humana Health Plan of OH	OH	Humana	\$283,133,978	\$118,990	0.04%
SelectHealth	UT	IHC Health Plans	\$988,175,958	\$14,293,772	1.45%
Amerihealth Insurance Company Of NJ	NJ	Independence Blue Cross	\$325,991,035	\$7,200,006	2.21%
Inter Cnty Health Plan	PA	Independence Blue Cross	\$23,684,110	\$520,540	2.20%
HMO LA	LA	Louisiana Health Service	\$423,918,314	\$3,724,401	0.88%
Carolina Care Plan	SC	Medical Mut of OH	\$179,675,767	\$3,366,886	1.87%
Medical Mutual Of OH	OH	Medical Mut of OH	\$1,777,225,020	\$22,558,692	1.27%
Preferred Assurance Company	NY	MVP	\$81,133,233	\$2,077,864	2.56%
MVP Health Ins Co of NH	NH	MVP	\$100,414,946	\$1,558,230	1.55%
MVP Health Insurance Company	NY	MVP	\$430,448,649	\$7,710,832	1.79%
Physicians Health Plan of Northern IN	IN	PHP Indiana	\$140,997,771	\$2,106,203	1.49%

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Physicians Health Plan of Mid-MI	MI	Physicians Health Plan of Mid MI	\$180,341,884	\$2,867,613	1.59%
PreferredOne Comm Health Plan	MN	PreferredOne	\$136,849,108	\$1,027,631	0.75%
Lifewise Health Plan of AZ	WA	Premera Blue Cross	\$19,769,260	\$1,182,146	5.98%
LifeWise Health Plan of OR	OR	Premera Blue Cross	\$211,412,716	\$5,553,442	2.63%
LifeWise Health Plan of WA	WA	Premera Blue Cross	\$210,234,599	\$2,381,106	1.13%
Healthwise	UT	Regence	\$63,390,487	\$603,893	0.95%
Rocky Mountain Healthcare Options	CO	Rocky Mountain Health	\$102,801,493	\$4,599,382	4.47%
Saint Marys Health First	NV	Saint Marys Health Care Corporation	\$93,274,236	\$2,179,631	2.34%
Saint Marys Preferred Health Insurance Company	NV	Saint Marys Health Care Corporation	\$64,098,028	\$863,212	1.35%
Sanford Health Plan	SD	Sioux Valley	\$101,489,269	\$1,285,753	1.27%
Summa Insurance Company	OH	Summa Health	\$145,712,564	\$3,132,905	2.15%
Total Health Care USA	MI	Total Health	\$55,025,892	\$190,598	0.35%
Health Net Insurance Company of NY	NY	UnitedHealthcare	\$726,780,187	\$13,975,695	1.92%
Pacificare Life Assurance Company	CO	UnitedHealthcare	\$184,723,354	\$1,285,486	0.70%
UnitedHealthcare Insurance Company of the River Valley	IL	UnitedHealthcare	\$68,136,654	\$471,191	0.69%
Optimum Choice	MD	UnitedHealthcare	\$460,388,489	\$2,885,216	0.63%
United Healthcare of KY	KY	UnitedHealthcare	\$48,995,795	\$280,137	0.57%
Neighborhood Health Partnership	FL	UnitedHealthcare	\$431,571,309	\$2,406,816	0.56%
UnitedHealthcare of IL	IL	UnitedHealthcare	\$80,827,326	\$445,012	0.55%
Mamsi Life & Health Insurance Company	MD	UnitedHealthcare	\$120,260,636	\$641,177	0.53%
UnitedHealthcare of TX	TX	UnitedHealthcare	\$32,417,101	\$161,581	0.50%
United Healthcare of LA	LA	UnitedHealthcare	\$29,185,947	\$132,112	0.45%
Oxford Health Insurance	NY	UnitedHealthcare	\$4,357,890,632	\$9,924,656	0.23%
UPMC Health Network	PA	UPMC Health System	\$583,620,394	\$4,692,050	0.80%
Paramount Insurance Company	OH	Vanguard Health Ventures	\$31,355,733	\$340,370	1.09%

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Unicare Health Insurance Company Of The Midwest	IL	WellPoint	\$314,941,030	\$8,031,514	2.55%
Matthew Thorton Health Plan	NH	WellPoint	\$389,022,291	\$8,327,454	2.14%
BCBS Healthcare Plan of GA	GA	WellPoint	\$1,319,328,890	\$27,516,895	2.09%
HMO CO	CO	WellPoint	\$277,702,405	\$3,246,635	1.17%
WPS Health Plan	WI	Wisconsin Physicians Service	\$94,276,290	\$1,749,398	1.86%
Hometown Health Providers Insurance Company	NV	<i>Unaffiliated</i>	\$53,177,802	\$1,557,616	2.93%
Freelancers Insurance Company	NY	<i>Unaffiliated</i>	\$69,618,193	\$1,909,651	2.74%
FirstCarolinaCare Insurance Company	NC	<i>Unaffiliated</i>	\$28,318,388	\$756,396	2.67%
Summerlin Life & Health Insurance Company	NV	<i>Unaffiliated</i>	\$63,745,189	\$1,452,498	2.28%
Tufts Associated Health Maintenance Organization	MA	<i>Unaffiliated</i>	\$1,236,035,701	\$27,408,389	2.22%
Athens Area Health Plan Select	GA	<i>Unaffiliated</i>	\$44,198,084	\$870,776	1.97%
Alliant Health Plans	GA	<i>Unaffiliated</i>	\$45,428,256	\$824,276	1.81%
The VT Health Plan LLC	VT	<i>Unaffiliated</i>	\$120,422,424	\$2,055,632	1.71%
Bluegrass Family Health	KY	<i>Unaffiliated</i>	\$184,954,489	\$3,099,993	1.68%
Timber Products Manufacturers Trust	WA	<i>Unaffiliated</i>	\$27,624,021	\$456,051	1.65%
Valley Baptist Insurance Company	TX	<i>Unaffiliated</i>	\$64,900,651	\$1,021,642	1.57%
Pacificsource Health Plans	OR	<i>Unaffiliated</i>	\$514,317,563	\$7,354,083	1.43%
McLaren Health Plan	MI	<i>Unaffiliated</i>	\$31,489,618	\$441,246	1.40%
Group Health Coop of South Central WI	WI	<i>Unaffiliated</i>	\$230,507,162	\$2,779,881	1.21%
Healthpartners Insurance Company	MN	<i>Unaffiliated</i>	\$409,018,358	\$4,647,784	1.14%
Trilogy Health Insurance	WI	<i>Unaffiliated</i>	\$20,288,190	\$166,422	0.82%
Physicians Plus Insurance Corporation	WI	<i>Unaffiliated</i>	\$380,088,324	\$3,067,653	0.81%
South Dakota State Medical Holding Company	SD	<i>Unaffiliated</i>	\$91,279,553	\$669,380	0.73%
Fallon Health & Life Assurance Company	MA	<i>Unaffiliated</i>	\$21,295,339	\$117,924	0.55%
Advantage Health Solutions	IN	<i>Unaffiliated</i>	\$346,375,470	\$1,757,634	0.51%
Hawaii Management Alliance Association	HI	<i>Unaffiliated</i>	\$92,706,705	\$371,000	0.40%
Southeastern IN Health Organization	IN	<i>Unaffiliated</i>	\$51,190,586	\$179,048	0.35%

Name	State	Group	Comprehensive Major Medical Premiums	Cost Containment Expenses	Cost Containment as % of Premiums
University Health Alliance	HI	<i>Unaffiliated</i>	\$101,357,310	\$325,815	0.32%
Health Plus Of LA	LA	<i>Unaffiliated</i>	\$61,001,693	\$0	0.00%
Piedmont Community Healthcare	VA	<i>Unaffiliated</i>	\$46,215,486	\$0	0.00%
Avalon Healthcare	FL	<i>Unaffiliated</i>	\$16,238,306	\$0	0.00%
AmFirst Insurance Company	OK	<i>Unaffiliated</i>	\$13,603,313	\$0	0.00%
Total			\$30,630,664,667	\$353,762,349	1.15%

Notes

*"Comprehensive Major Medical" premium data comes from 2009 NAIC Accident & Health Policy Experience Exhibit of the Health Annual Statement ("Orange Book").

*"Cost Containment Expense" data comes from the 2009 NAIC Underwriting and Investment Exhibit, Part 3 – Analysis of Expenses, of the Health Annual Statement ("Orange Book").

*"Cost Containment as % of Premiums" is Cost Containment Expenses divided by Comprehensive Major Medical premiums.

*Because health insurance entities report Cost Containment Expense data at a company-wide level, this analysis is restricted to entities that reported to have earned at least 90% of their premiums from Comprehensive Major Medical products. As a result, the Cost Containment Expense data may include a small amount of dollars the insurers used for non-Comprehensive Major Medical lines, such as disease-specific or dental insurance. Screening out insurance entities that sold 10% or more of their products in non-Comprehensive Major Medical lines focuses the analysis on how insurers use Cost Containment Expenses in their comprehensive business. The analysis also screened out small insurers that collected less than \$10 million in premiums in 2009.

*Cost Containment Expenses are defined as a subset of Claim Adjustment Expenses in the NAIC accounting rule "SSAP 85." SSAP 85 defines Cost Containment Expenses as, "expenses that actually serve to reduce the number of health services provided or the cost of such services."